



Prepared for Congregational Meeting October 15, 2006

Based on January 1, 2006 through September 30, 2006

General Fund Budget thru 09/30/06*	\$757,585
(39 weeks, \$18,624 weekly average)	
General Fund Offerings through 9/30/05	\$605,320
(39 weeks, \$15,521 weekly average)	
General Fund Spending through 9/30/06	\$617,113
(39 weeks, \$15,823 weekly average)	
General Fund Budget for 2006*	\$880,414
Missions budget (10% general fund)	\$88,041
TOTAL budget.....	\$968,455

A breakdown of the 2006 budget:

- 10% to missions
- 9% goes to utilities, property and grounds
- 18% to team ministry areas
- 16% to mortgage
- 47% to payroll of ministers and support staff

* adjusted budget in January '06 to reflect staffing changes

God has presented us with many things to celebrate!

The last year has provided Cicero Christian Church with many things to reflect upon, the most prominent of which were related to staffing: the much anticipated arrival of Senior Minister Tim Lueking; the resignation of Worship & Music Minister Barry LeBlanc and his interim replacement, Doug Wiggers; and Youth and Family Life Minister Chad Allen joining us in August. We also added another member to staff, in a manner of speaking: Kip! *Kindness in Progress* Servant Evangelism projects (with our big purple polar bear mascot) were launched in the summer and continue to gain momentum as we perform simple acts of kindness as a way of showing God's love. We also launched our website, www.cicerochristianchurch.org.

You may be curious just how giving and attendance has been affected over the last two years, which encompassed the illness and death of the Senior Minister and the departure of Worship & Music Minister. The peak of our attendance bubble came in late 2002. Attendance was flat or slowly decreasing throughout the fall of 2004. In the year following Pastor Wiseman's death, attendance statistics reflect a drop of nearly 25%. With Tim Lueking joining us in late January and the launch of *Church Complete* worship format in March of 2006, we have seen an attendance increase of nearly 5%.

Our general fund giving trends have nearly paralleled the attendance trends over the last two years. God has been more than faithful. Please take time to recognize and glorify God our Provider (Jehovah Jirah) for what he has done. Although our current 2006 budget (\$18,624 adjusted) is significantly higher than our income (\$15,521 at 39 weeks), our actual spending is less than two percent higher than our income (\$15,823 at 39 weeks). Spending is 15% below budget, and general fund contributions are 16.6% below budget. We are operating with a balance around \$45,000 in our general fund account (an increase of \$25,000 over this time last year) and have set aside funds for our first principal payment on the restructured loan (this payment will be rolled into the budget for 2007). Nearly \$6,900 has been given in these 39 weeks of 2006 toward the *Prepare the Way* stewardship campaign which "officially" ended in October 2003. The account currently contains \$52,925, which will be used for principal reduction.

Team Ministry leaders are continuing to be aware of our financial status as they make purchases using our purchase order system. Another cause to celebrate is that our school, Crosslight Christian (Daycare, Montessori Preschool and Montessori Kindergarten) has completed the repayment of their startup debt to the church, wiping a substantial debt from the church accounts. The Lord continues to provide more students every year for this programming.

As in years past, our budget was established by requests from team ministries and reviewed by elders prior to approval by the team ministry cabinet. We work with team coaches and managers, staff and elders to provide appropriate budget figures and operate on faith that God will provide for our congregation through the knowledge and practice of stewardship. Looking forward to 2007, we are continuing the process of reducing our weekly costs. In March our church mortgage debt was restructured with a new lender. This restructuring also allowed us to place all the debt on 16.5 acre plot of land on which the church and House of Prayer are built (appraised at \$3,450,000), releasing the undeveloped 75.5 acres from any mortgage (estimate value \$950,000 to \$1,135,000). Our current mortgage debt is \$2,450,000 with yearly principal payments due each March.



CICERO CHRISTIAN CHURCH where God's love flows like a river

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What can you do?

Pray and Study! Make a commitment with your finances based on your study and prayer.

Cicero Christian Church is supported solely on the tithing practices of the congregation and God's blessing. We also would like to encourage those who are not practicing tithing to study God's Word on this concept. Several key scriptures are provided below for you to study and pray over individually or with your family as we challenge you to practice stewardship of God's provision. As part of our team ministry education efforts, the *Crown Financial Ministries* course is offered a few times a year for those who want to complete an in-depth practical study on personal finances from a Biblical perspective.

The tithe serves the practical functions of supporting vital church ministries. The scriptures describe a tithe as consisting of one-tenth devoted to the Lord. You may think that is impossible to do in your current situation. If so, start with a step of faith and a smaller commitment, working toward a higher goal. The important thing is that you trust God with your finances and have faith in Him.

Use these Scriptures as a start to your topical study on Tithing

A tithe is not forced, it is a matter of conscience before the Lord, and was part of many Old Testament ordinances to be performed with all heart and soul (for example, **Deuteronomy 26**), and was even practices before the giving of the law of Moses. The New Testament teaches us to give systematically, bountifully, and cheerfully. (**I Corinthians 16:2, II Corinthians 9:6-7**)

Matthew 6:24 challenges us to invite Jesus Christ to be our Lord, since money is the primary competition with Christ for lordship in our lives.

The underlying purpose of the tithe is to learn to fear the Lord. God has promised to give wisdom and blessing to those who fear Him. "You shall surely tithe all the produce from what you sow, which comes out of the field every year. And you shall eat in the presence of the Lord your God, at the place where He chooses to establish His name, the tithe of your grain, your new wine, your oil, and the first-born of your herd and your flock, in order that you may learn to fear the Lord your God always." (**Deuteronomy 14:22-23**)

The New Testament believer, like the Israelites of the Old Testament laws, must recognize that he is a steward and that God is owner of all. (**I Corinthians 4:1-2, I Chronicles 29:14**)

The principle of honoring God from one's wealth and with a token of all one's income, followed in turn by the promise of His blessing is taught in Proverbs 3:9-10. The prophets admonition was to bring all the tithes into the temple storehouse and God would bless them until there was no more need. (**Malachi 3:8-11**)

Tithing is integral to the concept of Worship, and is apparent in the Old Testament laws concerning offerings and sacrifices. Among elements of New Testament examples of Christian worship was the giving of alms (**I Corinthians 16:1-2**).

There is a correlation between how we handle our resources and our quality of fellowship with the Lord. (**Luke 16:11**)

In all honesty, very few of us in the great nation of America cannot count ourselves as "rich" when compared to the rest of the world. Instructions for those who are rich are given in **I Timothy 2:17-18**.

Our church offers the Crown Financial Ministries course, which many of you have taken. In the course you learn that the bible has 2,350 verses that address money. The following are the verses which are required to be memorized for the course: **Luke 16:11; I Chronicles 29:11, 12;**

I Corinthians 4:2; Proverbs 22:7; Proverbs 12:15; Leviticus 19:11; Acts 20:35; Colossians 3:23, 24; Proverbs 21:20; Proverbs 21:5; Proverbs 22:6; Philippians 4:11-13 and Mark 8:36.

God honors those who give tithes and offerings. Abraham tithed spoils of war and was given the promise of a son in **Genesis 14-15**. Solomon gave a thousand burnt offerings to the Lord after becoming king and God gave him riches, honor and wisdom (**I Kings 3:4-15**). Jacob offered God 10% of all he received back to the Lord and he received 20 years of financial success (**Genesis 28:22**). Barnabus sold his land and gave the money to the church. He was given public honor and a special ministry from the Lord. (**Acts 4:36-37**)

Where a man's treasure is, there his heart is also. (**Matthew 6:21**)

God is looking for men and women who will obey His principles of finance and demonstrate to a skeptical, unbelieving world that He lives and that He rewards them that diligently seek Him. (**Hebrews 11:6**) Men and women of such Scriptural convictions will not only influence the history of our own day, but will raise up the foundations of many Godly generations. (**Isaiah 61:4**)